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Substitute for form 1449/PTO  <h1>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h1>  <i>(Use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	09/991,894-Conf. #4186
				Filing Date	November 13, 2001
				First Named Inventor	Scott Lascelles
				Art Unit	3694
				Examiner Name	S. Malhotra
				Attorney Docket Number	132538-1016
Sheet	1	of	4		

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FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)				
/E.C./	B1	EP-0402302-A2	12-12-1990	Lipman Electronic Engineering		
/E.C./	B2	WO-9840809-A2	09-17-1998	Cha Tech Serv Inc		

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Dated: March 1, 2011

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/E.C./	C1	"Bringing Services to Bank Customers," First Union Offers Online Credit Applications, More, Phillips Business Information Internet Week, Vol. 1, Issue 7, 22 May 1995, Bates Nos. WH-HSBC 000039-41 (3 pages)	
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/E.C./	C10	Clouse, Jeffery A., "On Training Automated Agents," Department of Computer Science, University of Massachusetts, CmpSci Technical Report 95-109, February 1, 1995, Bates Nos. WH-HSBC 000382-424 (43 pages)	

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/E.C./	C16	Handley, John, "Real Estate -- Knowing the Score: Report Tells It All," The Associated Press, 23 August 1998, Greensboro News & Record, Copyright 2007 Factiva, Inc., Bates Nos. WH-HSBC 000335-341 (7 pages)	
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/E.C./	C19	Kroll, Steve, "Online Application, Swift Approval Time Spices Up Best Buy/BNB Product," Card News, Potomac, October 13, 1997, Vol. 12, Issue 20, Bates Nos. WH-HSBC 000425-426 (2 pages)	
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/E.C./	C26	Steinbach, Gordon H., "Making Risk-Based Pricing Work," 1 September 1998, Mortgage Banking, Vol. 58, No. 12, Copyright 2007 Factiva, Inc., Bates Nos. WH-HSBC 000326-332 (7 pages)	
/E.C./	C27	Zions Bank Business Banking Online Resources, <a href="https://www.zionsbank.com/biz/business_finance.jsp?leftNav=bf_bfinance&amp;topNav=bfina">https://www.zionsbank.com/biz/business_finance.jsp?leftNav=bf_bfinance&amp;topNav=bfina</a> (1 of 2) 11/30/2010, Bates Nos. ZBNEX00001963-2002 (40 pages)	
/E.C./	C28	Zions Bank Personal Banking Online Credit Card Resources, <a href="https://www.zionsbank.com/credit_cards.jsp?leftNav=pf_creditcard&amp;topNav=pfinance">https://www.zionsbank.com/credit_cards.jsp?leftNav=pf_creditcard&amp;topNav=pfinance</a> 11/30/2010, ZBNEX00002020-2113 (94 pages)	
/E.C./	C29	Zions Bank Personal Banking Online Resources, <a href="https://www.zionsbank.com/consumer_loan.jsp?leftNav=pf_loans%&amp;topNav=pfinance">https://www.zionsbank.com/consumer_loan.jsp?leftNav=pf_loans%&amp;topNav=pfinance</a> (1 of 2) 11/30/2010, Bates Nos. ZBNEX00002003-2019 (17 pages)	

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